



New Retiree's Handbook

Employees' Retirement System

Schools

A Guide For:
Service-Connected Disability Retirees
and
Ordinary Disability Retirees

2004

RETIREE HANDBOOK

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This booklet is a summary of information for Fairfax County Employees retiring on an ordinary disability or service-connected disability retirement. You can find more detailed information about these subjects in the Employees' Retirement System Handbook and County Personnel Regulations and policies. (The Fairfax County Code will govern in the event of any error in this booklet.)

Fairfax County Retirement Agency

10680 Main Street

Suite 280

Fairfax, VA 22030-3812

703-279-8200

1-800-333-1633

e-mail: retire@fairfaxcounty.gov

www.fairfaxcounty.gov/retbrd/

Retirement Issues – Employees' Retirement System

I'm Almost Ready To Retire...What Do I Do? Is Counseling Available?

If you have not already received a personalized estimate of your retirement benefits, and counseling regarding your retirement options, call the Retirement Agency at (703) 279-8200. School employees should contact the Schools Office of Benefit Services at (703) 914-8172.

What Kind of Retirement Will I Be Eligible For? What Will I Get?

To understand how your benefit is calculated, you need to understand the definition of the following terms:

Average Final Compensation (AFC): is the average of the highest consecutive 78 bi-weekly pay periods any time in your career (adjusted for any deferred merit increments in FY1992 and FY1993). For Service-Connected Disability retirees, AFC also includes the salary you would have received during periods paid by Workers' Compensation. Periods of Leave Without Pay (LWOP) for approved Family and Medical Leave will be ignored when calculating highest consecutive pay periods.

Service-Connected Disability: an injury or illness that makes it impossible for you to continue to perform the job for which you were hired. The injury or illness was job related.

Ordinary Disability: an injury or illness that makes it impossible for you to continue to perform the job for which you were hired. The injury or illness was not job related.

● **Service-Connected Disability Retirement:** A Service-Connected Disability Retirement is available for you if you are unable to do the job for which you were hired due to a job-related injury or illness, regardless of your length of service. You or your agency may initiate the application process. To be eligible for this benefit you must apply for Workers' Compensation and Social Security benefits and the System's Board of Trustees (with a recommendation from the Medical Examining Board) must find that you are medically disabled and that the injury or illness was job-related. Your benefit with a service-connected disability retirement is 66⅔% of your AFC. This tax-free benefit is reduced by payments you receive from Workers' Compensation and 64% of your Social Security disability or age 62 retirement benefits (see note below). In addition, your retirement benefit will be reduced if you have outside earnings so that the total of your retirement benefits and outside earnings do not exceed what you would have earned if you were still working.

Service-Connected Disability retirees must accept medical services, vocational rehabilitation, or other employment under the Workers' Compensation Act or face suspension of their Workers' Compensation benefits. If those benefits

are suspended, the Board of Trustees has the option to continue calculating the retirement benefit as though the retiree was still receiving those benefits.

Between the member's disability retirement and age 65, a medical examination is required once a year for the first five years of disability retirement, and once every three years thereafter. Refusal to submit to a medical exam may result in the termination of disability retirement benefits. Disability benefits may start again if the member submits to a medical exam — but only if the member agrees to take the exam within one year of the day he or she was first requested to do so. The Board of Trustees may require the member to apply for positions with Fairfax County or Fairfax County Public Schools for which he or she is qualified. Failure to accept a position offered may result in a reduction or termination of benefits.

When Workers' Compensation benefits have ceased, Service-Connected Disability retirees must undergo periodic medical re-evaluations as required by the System's Board of Trustees. Service-Connected Disability retirees who have not yet reached age 65 (or their normal retirement date) must also send in a copy of their tax returns and W-2 forms each year to verify their outside earnings.

There is also a Service-Connected Accidental Death Benefit payable to your survivor if your death is directly related to your service-connected disability.

NOTE: The offset for Social Security benefits is based on the first benefit you become eligible to receive. When you reach age 62, if you are not already receiving Social Security Disability benefits, you will be required to contact the Social Security Administration for an estimate of your retirement benefit at age 62. Your Service-Connected Disability retirement benefit will be reduced by 64% of this amount, beginning when you turn 62, regardless of whether or not you elect to begin receiving the Social Security benefits at that time.

● **Ordinary Disability Retirement:** Members of the System with at least five years of service may apply for Ordinary Disability Retirement. The System's Board of Trustees will approve this retirement if it determines (with a recommendation from the Medical Examining Board) that the member is unable to do the job for which he or she was hired, and that the injury or illness was not job-related. Benefits are calculated as 2% times AFC times the member's service. The total is then increased by 3%. Unused sick leave may be credited as service at the rate of 172 hours of sick leave per month of service for full-time employees (or pro-rated for part-time employees). LWOP does not count as service. If you are a part-time employee, your AFC and service are annualized (see the Employees' Retirement System handbook or call the Retirement Agency for more information). Benefits are taxable. Between the member's disability retirement and age 65, a medical examination is required once a year for the first five years of disability retirement, and once every three years thereafter. Refusal to submit to a medical exam may result in the termination of disability retirement benefits. Benefits may start again if

the member submits to a medical exam — but only if the member agrees to take the exam within one year of the day he or she was first requested to do so. The Board of Trustees may require the member to apply for positions with Fairfax County or Fairfax County Public Schools for which he or she is qualified. Failure to accept a position offered may result in a reduction or termination of benefits. Benefits cease if the member returns to work with Fairfax County before his or her normal retirement date.

● **Optional Spouse's Benefit:** If you should die before retiring with at least five years of service and you have named your spouse as your beneficiary, your spouse may elect within 180 days of your death to receive 50% of the regular service retirement you would be eligible for on the date of your death. This does not include any Pre-Social Security benefit (effective July 1, 2000). If your spouse does not elect this option, your designated beneficiary (or your estate) will receive a refund of your accumulated contributions and interest. Surviving spouses should contact the Retirement Agency for the necessary application.

Applications for disability retirements must generally be made within one year of your termination from Fairfax County. The application forms for disability retirement are included with this packet including forms to be completed by you and by your physician. Once they have been completed and returned and the Medical Exam Unit has made its recommendation, the Board of Trustees will make a determination if you are medically disabled and if the disability was job-related. To appeal a decision of the Board of Trustees, send a request in writing to the Retirement Agency within 30 days of the Board's decision.

Decisions You Must Make at Retirement

● **When Should I Go?** If you are disabled, you may be able to use your annual, sick or injury leave (if available) or compensatory time (if available) until your retirement is approved. However, once you decide to retire, there are several things that you should consider while deciding when in the year you wish your retirement to become effective.

Market Adjustments and Pay for Performance Increases: You may wish to wait until after the effective date of a market adjustment or salary increase in order to have your AFC and annual leave/compensatory time payoff calculated at the highest possible salary or choose a date that will provide you with the highest possible prorated first year adjustment on your retirement benefit.

Leave Implications: You may wish to retire before your excess annual leave is converted to sick leave or excess compensatory time is lost in July or, you may choose to wait until after the excess annual leave is converted to sick leave which counts as service.

Tax Implications: You may wish to choose a retirement date that allows your annual leave/compensatory time payoff to be paid after January 1 so that it will not be included as part of your taxable salary for your last year of employment.

● **Deductions/Taxes:** You will have to make decisions about any deductions or, if you are retiring on an Ordinary Disability Retirement, any tax withholding you may wish to have taken from your retirement check.

Deductions: You may request that deductions for County group term life, dental and health insurance premiums, as well as contributions (if any) to your credit union be taken from your retirement benefits. In addition, federal and Virginia state income tax will be withheld at your request. If you are liable for another state's taxes you will have to file estimated tax forms with that state.

Other Questions

● **Can My Benefits Be Assigned, Attached or Garnished?** No, except to the extent permitted by Virginia law for spousal and/or child support or for Internal Revenue Service (IRS) tax levy or Chapter 13 bankruptcy court orders.

● **Will I Receive Cost-of-Living Adjustments (COLAs) as a Retiree?** Yes. Retirees receive COLAs based on the lower of 4% or the Consumer Price Index increase for the Washington, D.C. area each year on July 1. COLAs are pro-rated in your first year of retirement. For Service-Connected Disability retirees, COLAs are paid on the net benefit after offsets (if any) for Workers' Compensation and Social Security.

● **Are My Benefits Taxed?** Service-Connected Disability Retirement benefits are not taxable while Ordinary Disability Retirement benefits are generally taxable. Contributions you made prior to January 1, 1985, have already been taxed and are not taxable again. According to IRS regulations, a small portion of these already-taxed contributions will be included in each of your Ordinary Disability Retirement checks. At the end of each year, you will be sent a IRS Form 1099-R showing the taxable and previously taxed benefits paid to you that year along with the amount of any taxes you have had withheld. Service-Connected Disability retirees do not receive a 1099-R.

● **What Information Will I Need to Retire?** A completed retirement application and statement of disability from you and your physician (see the Appendix for blank forms) along with any relevant medical records relating to your claim. If you are applying for Service-Connected Disability retirement you will also be required to provide documentation showing you have applied for Workers' Compensation and Social Security benefits.

● **What Happens If I Return to Work For Fairfax County After I Retire?**
—*Service -Connected Disability Retiree:* If you are a Service-Connected Disability retiree and are hired again to a position covered by the Retirement System from which you are retired, your retirement benefits will cease and you will again become a contributing member of the System. In essence, you will "unretire." When you later retire, you will receive credit for the time when you were retired and your new retirement benefit will be calculated as though you had never left. If you are hired to any other

position covered by one of the other Fairfax County Retirement Systems, you will retain your annuity but are barred from joining the new System. In addition, your combined salary and retirement benefits may not exceed the salary authorized for the then current maximum monthly salary for a Deputy County Executive, Grade E-14. If you exceed that cap, your retirement benefits will be reduced accordingly.

—*Ordinary Disability Retiree*: If you are an Ordinary Disability retiree and are hired to any retirement eligible position by the same appointing authority for which you were employed prior to retirement, your retirement benefits will cease.

Your First Check

Retirement benefits are paid once a month on the last working day of the month.

You will receive your first check at the end of the first full month in which your disability retirement has been approved by the Board of Trustees. Since your first check will include all retirement benefits earned from your date of retirement it is often larger than subsequent checks. For instance, if you retire September 10, you will receive your first retirement check the last working day of October. The check, however, will include your retirement annuity for October and the portion of September after you retired.

Direct Deposit

Direct Deposit is required for retirees. You will, however, receive your first check in the mail. The Direct Deposit Authorization form must be completed by each member at retirement.

To change banks or account numbers, call the Retirement Agency at (703) 279-8200 or 1-800-333-1633 to request the appropriate form.

Workers' Compensation

If you have questions about your Workers' Compensation benefits, Cost-of-Living Adjustments to those benefits, or medical/rehabilitative services provided under the provisions of the Workers' Compensation Act you may contact the Schools workers' compensation office at (703) 914-8113.

Retiree Report/Other Information

It is important for you to keep abreast of changes in the laws that could affect your retirement and other benefits. One source for some of this information is the *Retiree Report*, published quarterly by the Retirement Agency.

Human Resources Issues (School System)

Leave Payoff

Approximately two weeks after your last paycheck you will receive a check for your accumulated annual leave. Sick leave will be used in the calculation of your retirement.

If you are eligible to receive Social Security Benefits, your annual leave could cause you to lose some benefits for the month or year in which you receive payment for that leave. If this is the case, contact the Office of Payroll at (703) 750-8526 and ask for a letter of explanation to send to Social Security detailing that the leave was earned in a prior year.

Health Plans

If you are enrolled in one of the School System's health plans when you retire, you and your dependents are eligible to continue to be covered by one of the School System's health plans. If you are not enrolled in one of the School System's health plans at retirement, or if you ever drop your coverage after retirement, you will be able to rejoin the health plan. However, you can only rejoin one of the available plans during the open enrollment period or if you have a status change such as your spouse's retirement, your retirement from another employer, your eligibility for Medicare, or a relocation affecting your eligibility for a health plan.

After you retire you may drop dependents at any time, but you may only add dependents as you acquire them or at open enrollment. A new spouse must be added within 30 days of marriage. A new child must be added within 30 days of the date of birth or adoption. Please note that **YOU** are responsible for enrolling or dropping these new dependents with the Schools Office of Benefit Services **NOT** your carrier. Enrollment can only be accomplished by completing forms obtained from the Schools Office of Benefit Services. You can request forms by calling (703) 914-8172 or 1-800-831-4331.

You may change plans during the regular open enrollment held each fall. If, however, you are enrolled in a Health Maintenance Organization (HMO) such as Kaiser Permanente or Aetna U.S. Healthcare and you move out of the area served by that HMO (or if you enrolled in a Medicare HMO and are out of the HMO's service area for 90 consecutive days or more), or BlueChoice POS you may switch to the Blue Card PPO health plan or another HMO for which you are eligible if you make the request to the Office of Benefit Services within 30 days of when you become ineligible for coverage through the HMO or POS.

When you or your spouse become eligible for Medicare (see section on Medicare), you are required to sign up for both Part A and Part B. If you do not sign up when you become eligible, you could be responsible for paying the portions of your claims that Medicare would have paid. You may also be eligible to enroll in the Medicare HMO offered through the School System.

The School System reserves the right to make, amend, change and terminate health plan benefits, so they may not continue at the same level that exists when you retire.

Current rates for the health plans available to retirees are listed in the Appendix. As a retiree you pay the full cost of your health insurance. The School System pays a subsidy of up to \$100 monthly toward the cost of your School System health insurance

premium after you turn age 55 or if you retire on a disability.

If you should die, your surviving spouse may continue to be covered by School System health plans only if the surviving spouse was covered by a School System health plan at the time of your death. If your surviving spouse receives a survivors benefit (see section on Joint and Last Survivor's Benefit), the premiums will be deducted from your surviving spouse's retirement check. If you were receiving the subsidy at your death your surviving spouse will continue to receive it. If you were not yet eligible, your surviving spouse will begin to receive it when he or she turns age 55.

If your surviving spouse does not continue to receive survivor benefits from the School System, he or she may continue to be enrolled in the health plan unless they remarry, by sending a check for the premiums (payable to **Fairfax County Public Schools**) to the Office of Benefit Services each month. These surviving spouses are not eligible to receive the subsidy.

If you have questions or problems with your health plan, contact the Office of Benefit Services at (703) 914-8172 or 1-800-831-4331 or call the plan's customer service representative directly.

Dental Insurance

If you are covered by the dental insurance plan, you may continue to have premiums deducted from your retirement check. The enrollment and cancellation rules are the same as the rules for the health plans. For more information call the Office of Benefit Services at (703) 914-8172 or 1-800-831-4331 or call the plan's customer service representative directly.

Group Term Life Insurance

If you are covered by the School System's Group Term Life Insurance when you retire, you may continue to be covered as a retiree. Your share of the premiums will be deducted from your retirement check and the School System will continue to pay the "employer's share" of the premium. The amount of your coverage will be reduced to 65% of your original coverage at your retirement. It will be reduced again to 30% of your original coverage the month following your 70th birthday.

Premiums will be reduced to reflect the lower coverage. The accidental death and dismemberment provision of the policy terminates at your retirement.

For information about your Group Term Life Insurance premiums, call the Retirement Agency at (703) 279-8200 or 1-800-333-1633. To change your beneficiary or if you have questions about your coverage, call the Office of Benefit Services at (703) 914-8172 or 1-800-831-4331.

Comprehensive Personal Disability

This coverage, which includes short-term and long-term disability, terminates at retirement.

Flexible Spending Accounts

- **Dependent Care Assistance Program:** Your pre-tax deductions cease with your last regular paycheck. You may continue to submit claims for eligible expenses incurred prior to your retirement for the plan year up to ninety (90) days following your retirement or until your account balance is exhausted. Claims questions should be directed toll-free to Ceridian Benefits Services at 1-877-799-8820.

- **Health Care Spending Account:** Your pre-tax deductions cease with your last regular paycheck. You then have 90 days to submit claims for medical expenses incurred from the beginning of the plan year until the date of your last regular paycheck. If you do not have sufficient claims incurred to completely exhaust your account, the remaining balance will be forfeited unless you make arrangements to continue making your contributions on an after-tax basis to your Health Care Spending Account directly to the Department of Human Resources. You can continue to make contributions until the end of the plan year or you may stop earlier (i.e. when you have incurred enough medical expenses to exhaust your account) by contacting the Office of Benefit Services at (703) 914-8172. For more information call Ceridian Benefits Services toll free at 1-877-799-8820.

Savings Bonds

If you are purchasing Savings Bonds through payroll deduction, your participation in the program will terminate with your last regular paycheck.

Charitable Contributions

Your charitable contributions will automatically cease with your last regular paycheck. If you wish to fulfill your pledge you may contact: Fairfax-Falls Church United Way, 8381 Old Courthouse Road, Suite 140, Vienna VA 22180-3818 or call (703) 847-0400.

Beneficiary and Address Changes

When you retire, you will be asked to name a beneficiary to receive the balance of your contributions should you die before they are exhausted. If your beneficiary or address changes, you must notify the Retirement Agency by calling (703) 279-8200 or 1-800-333-1633.

However, notifying the Retirement Agency will not change your beneficiary or address for your other benefits. If your beneficiary or address changes contact the Office of Benefit Services or the Company providing the benefit directly. Don't forget life and health insurance, the Credit Union and your Tax Deferred Annuity (TDA) companies.

Miscellaneous Notes

If you are moving when you retire, remember to notify your payroll clerk of your new address so your W-2 Form will not be delayed. Also remember to turn in your School System ID Card and any keys or other School System property in your possession.

Other Issues

Credit Union

You may continue to be a member of the Fairfax County Employees Credit Union or Apple Credit Union after you retire. Deductions to the Credit Union may be taken from your retirement check and you may elect to have your retirement benefit directly deposited into your Credit Union account. If you have a loan with the Credit Union and are making payments from your paycheck, you must contact the Credit Union and let them know to begin taking the payments from your retirement check instead. For more information, contact the Fairfax County Employees Credit Union at 4105 Rust Road, Fairfax VA 22030, phone: (703) 591-0252 or the Apple Credit Union at P.O. Box 1200, Fairfax VA 22030, phone: (703) 323-2046.

Fitness Center

Retirees are eligible to use the exercise equipment in the Fitness Center in the Government Center. Hours and cost are the same as for active employees. In addition, there are aerobics and other exercise classes offered at the Fitness Center for minimal fees. For more information stop by the Fitness Center.

Prohibition Regarding Future Employment Activities

For one year after your employment with Fairfax County ends, you may not be involved in certain activities in your subsequent employment. You may not assist anyone (other than another governmental agency) with respect to any matter you participated in while in County service, if your participation as a County employee involved a decision, approval, or recommendation with respect to the matter. For more information or a copy of the policy, contact the Department of Human Resources.

Social Security and Medicare

- Social Security: If you are totally disabled and cannot do any kind of work for at least a year or have a condition that will result in your death, you and your family

members may be eligible to receive disability benefits through Social Security. These benefits are based on your lifetime earnings. If you are not eligible for disability benefits you will probably be eligible to receive reduced Social Security retirement benefits as early as age 62. Unreduced benefits are available at age 65-67 (depending on your year of birth). You may be eligible to receive those benefits based on your own earnings or on the earnings of your current or former spouse. In addition, Social Security provides benefits for your surviving spouses and children when you die. Surviving spouses (including divorced spouses) may be eligible to receive survivor benefits as early as age 60 or earlier if they are disabled or caring for eligible children. Social Security also provides Supplemental Security Income (SSI) benefits for those with low incomes and limited assets who are blind, disabled or over age 65.

For more information or to apply for benefits call Social Security at 1-800-772-1213. For retirement benefits its best to call up to three months before the month you plan to begin receiving benefits.

During the first calendar year in which you collect Social Security benefits you will be paid for each month in which your earnings do not exceed a limit based on your age. After the first year, if your *annual* earnings exceed certain limits, your benefits will be reduced. Therefore, if you retire late in one calendar year and you receive payment for your annual leave and compensatory time in the next calendar year, your benefits could be affected since your leave pay off may cause you to exceed your annual earnings cap. In that case you may request a letter from the Department of Human Resources, Payroll Division at (703) 324-3339 that informs the Social Security Administration that the leave was earned in a prior year (*see section on Leave Payoff*).

- Medicare: If you are age 65, receive Social Security disability benefits and you are not covered by another employer's health plan, you may be eligible for Medicare. (*Fairfax County retirees covered by one of the County's health insurance plans are not considered covered by an employer's health plan. They are considered covered in a retiree's health plan.*) Medicare has two parts. Part A is free and pays for covered inpatient hospital care. Part B costs \$66.60 per month for calendar year 2004 (deducted from your Social Security check) and covers doctors' services, outpatient hospital care and other medical services. Those enrolled in one of the County health insurance plans are required to sign up for both Part A and Part B when first eligible.

If you are receiving Social Security benefits you will automatically be enrolled in Medicare when you become eligible. If you are not receiving Social Security benefits, you must contact the Social Security Administration at 1-800-772-1213 up to three months before the month in which you turn age 65 to sign up for Medicare. If you do not sign up for Medicare Part B when first eligible you may be assessed a 10% penalty for each year that you are not enrolled. However, if you are over age 65 when you retire, you may avoid the penalty by requesting a form from Social Security to be filled out by the Department of Human Resources, Benefits Division (County) or from the Schools Benefits Office which informs Medicare that you were enrolled in an employers health plan until the date of your retirement.

Medicare Part A pays most costs for inpatient hospital, skilled nursing facilities,

home health and hospice care. Part B pays many of the costs for doctors' services; outpatient hospital services; home health visits; diagnostic X-rays, laboratory and other tests; certain ambulance services; and some other medical services and supplies. Both Part A and B require you to pay deductibles and some portion of the cost of covered services. Currently, Medicare provides no coverage for prescription drugs, dental care, and long-term custodial or nursing home care.

Many companies offer supplemental "Medigap" policies to cover some or all of your "out-of-pocket" expenses that Medicare does not pay. The government requires that each of these "Medigap" plans provide one of 10 levels of benefits (Plans A-J). Plan A covers the least of your out-of-pocket expenses and is generally the least expensive while Plan J is the most generous and generally costs the most. Most provide little or no coverage for prescription drugs. While every company's policy must provide the same basic coverage for the level of coverage plan selected, their premiums may be very different.

The County's health insurance plans are not Medigap plans but still pay many of your out-of-pocket and prescription drug expenses. Generally, you will still be required to pay the same deductibles and co-payments for your medical care that you paid before you had Medicare but in most cases, your monthly premium costs are reduced significantly. Also, if you are covered by a County health insurance plan you are not eligible to be covered by another Medigap plan.

For more information you may write for the publication entitled *Guide To Health Insurance For People With Medicare* available from: Medicare Publications, Health Care Financing Administration, 6325 Security Boulevard, Baltimore MD 21207 or any Social Security office.

Medicare should not be confused with Medicaid. Medicaid is the health plan for low-income individuals with limited assets and is usually operated by State welfare or human service agencies. Some individuals may qualify for both plans and may not have to pay any out-of-pocket expenses for their medical care. If you think you may qualify, call the Social Security Administration at 1-800-772-1213 and ask for a copy of the factsheet *Help for Low-Income Medicare Beneficiaries* (Publication No. 05-10079). You can also access Social Security and Medicare information by visiting the websites at www.ssa.gov and www.medicare.gov respectively.

Laws governing Medicare, Medicaid and health insurance are subject to change. Watch the *Retiree Report* and other media for information.

Area Agency on Aging

Fairfax County has a reputation of being one of the best places in the country to find any type of service for the elderly. These include senior centers throughout the County where classes and activities are held; many publications geared to the needs of the elderly; home based care programs providing meals, regular visits and other care for the homebound; help with housing, medical forms, and other needs; as well as many opportunities for volunteering and recreation tailored to seniors.

Many of these services are provided through the County's Area Agency on Aging. For more information about their programs call the Area Agency on Aging at (703) 324-5411 (TDD 803-7914).

Most communities are served by their own Area Agencies on Aging or other government agency providing similar services. Consult your phone directory for more information.

Volunteer Opportunities

The Seniors in Action (SIA) is a Fairfax County program matching volunteers age 55 and over with community needs. Over 250 nonprofit agencies and organizations throughout Northern Virginia provide a wide range of volunteer opportunities. Volunteers may work 3-4 hours per week or more on activities including working in hospitals and mental health centers; reading to the visually handicapped; working with children as tutors, school aides, or living historians; organizing activities and crafts in nursing homes; helping in libraries; participating in archeological projects; conducting historic tours; serving on organizational boards, commissions and committees; assisting in environmental projects; working in nonprofit thrift/gift shops; assisting the handicapped; providing transportation; conducting research/data collection; working with computers; and providing clerical/office support. For information contact (703) 324-5411 and ask for the volunteer intake person (VIP) for Seniors in Action.

Retiree Association

The Fairfax County Retired Employees Association is open to any individual retired under the Fairfax County Employees' Retirement System. Besides being a voice on issues of importance to County retirees, the group tries to schedule a variety of recreational activities throughout the year. Annual dues are \$5.00 (July 1-June 30) or lifetime for \$50.00. For more information or to join contact Doris Medlin, Treasurer, at 703-256-6379.

Appendix

Health Insurance Rates

Retirement Application

Retiree Association Information